

UNITED STATES BANKRUPTCY COURTSOUTHERN DISTRICT OF MISSISSIPPI
GULFPORT DIVISIONIn re: ORVILLE EDMUND BARNES
MARIBEL BARNES
Debtor(s)

Case No.: 20-50905-KMS

CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

WARREN A. CUNTZ, JR., chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. Section 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 05/29/2020.
- 2) The plan was confirmed on 08/06/2020.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C Section 1329 on NA.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on NA.
- 5) The case was completed on 05/28/2025.
- 6) Number of months from filing or conversion to last payment: 60.
- 7) Number of months case was pending: 62.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: NA.
- 10) Amount of unsecured claims discharged without full payment: 21,523.90.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

Receipts:

Total paid by or on behalf of the debtor:	\$87,196.20
Less amount refunded to debtor:	\$.00

NET RECEIPTS:	\$87,196.20
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Expenses of Administration:

Attorney's Fees Paid Through The Plan:	\$2,996.00
Court Costs:	\$.00
Trustee Expenses and Compensation:	\$6,650.21
Other:	\$.00

TOTAL EXPENSES OF ADMINISTRATION:	\$9,646.21
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Attorney fees paid and disclosed by debtor:	\$604.00
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Scheduled Creditors:

<u>Creditor Name</u>	<u>Class</u>	<u>Claim Scheduled</u>	<u>Claim Asserted</u>	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
BARCLAYS BANK	Unsecured	3,484.00	NA	NA	.00	.00
CAPITAL ONE BANK (USA) NA	Unsecured	9,589.00	9,429.28	9,429.28	7,807.15	.00
CAPITAL ONE BANK (USA) NA	Unsecured	3,213.00	3,174.42	3,174.42	2,628.32	.00
CAPITAL ONE BANK (USA) NA	Unsecured	9,558.00	9,356.91	9,356.91	7,747.23	.00
CAPITAL ONE NA	Unsecured	907.00	871.31	871.31	721.42	.00
CITIBANK/EXXON MOBILE	Unsecured	1,927.00	NA	NA	.00	.00
DISCOVER Bank Discover Products Inc	Unsecured	5,341.00	5,564.76	5,564.76	4,607.45	.00
DISCOVER Bank Discover Products Inc	Unsecured	13,036.00	13,558.19	13,558.19	11,225.77	.00
DISCOVER PERSONAL LOANS	Unsecured	6,534.00	5,688.18	5,688.18	4,709.64	.00
JPMORGAN CHASE BANK NA	Unsecured	2,717.00	2,948.47	2,948.47	2,441.24	.00
JPMORGAN CHASE BANK NA	Unsecured	2,969.00	3,192.49	3,192.49	2,643.28	.00
JPMORGAN CHASE BANK NA	Unsecured	431.00	392.80	392.80	325.23	.00
LENDINGCLUB BANK NA	Unsecured	8,826.00	8,136.63	8,136.63	6,736.88	.00

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<u>Creditor Name</u>	<u>Class</u>	<u>Claim Scheduled</u>	<u>Claim Asserted</u>	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
LVNV Funding LLC	Unsecured	11,199.00	11,576.30	11,576.30	9,584.82	.00
PORTFOLIO RECOVERY ASSOCIATES L	Unsecured	4,775.00	5,041.67	5,041.67	4,174.35	.00
PORTFOLIO RECOVERY ASSOCIATES L	Unsecured	6,619.00	6,925.31	6,925.31	5,733.94	.00
PORTFOLIO RECOVERY ASSOCIATES L	Unsecured	712.00	710.83	710.83	588.55	.00
QUANTUM3 GROUP LLC AS AGENT FOF	Unsecured	240.00	251.29	251.29	208.06	.00
QUANTUM3 GROUP LLC AS AGENT FOF	Unsecured	1,628.00	1,558.14	1,558.14	1,290.09	.00
US BANK NATIONAL ASSOCIATION	Unsecured	5,367.00	5,285.91	5,285.91	4,376.57	.00
WELLS FARGO BANK NA	Secured	120,732.00	119,894.48	119,894.48	.00	.00

Summary of Disbursements to Creditors:**Secured Payments:**

	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
Mortgage Ongoing:	119,894.48	.00	.00
Mortgage Arrearage:	.00	.00	.00
Debt Secured by Vehicle:	.00	.00	.00
All Other Secured:	.00	.00	.00
TOTAL SECURED:	119,894.48	.00	.00

Priority Unsecured Payments:

Domestic Support Arrearage:	.00	.00	.00
Domestic Support Ongoing:	.00	.00	.00
All Other Priority:	.00	.00	.00
TOTAL PRIORITY:	.00	.00	.00

GENERAL UNSECURED PAYMENTS:

93,662.89 77,549.99 .00

Disbursements:

Expenses of Administration:	\$9,646.21		
Disbursements to Creditors:	\$77,549.99		
TOTAL DISBURSEMENTS:			\$87,196.20

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Date: 07/31/2025

By: /s/WARREN A. CUNTZ, JR.

Trustee

STATEMENT: This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. Section 1320.4(a)(2) applies.